

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

MICHAEL J. MELTER
KELLY M. MELTER
Debtor(s)

Case No. 15-10523TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/11/2015.
- 2) The plan was confirmed on 06/11/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 11/16/2015, 01/10/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/18/2017.
- 5) The case was completed on 06/08/2020.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$59,651.19.
- 10) Amount of unsecured claims discharged without payment: \$44,797.45.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$84,684.66
Less amount refunded to debtor	\$1,002.94

NET RECEIPTS: \$83,681.72

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,666.54
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,666.54

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AGENT	Unsecured	786.00	786.46	786.46	87.66	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	202.00	194.96	194.96	21.73	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	5,794.76	8,133.35	8,133.35	906.53	0.00
CAVALRY SPV I LLC - ASSIGNEE**	Unsecured	702.00	702.23	702.23	78.27	0.00
CLINICAL ASSOCIATES IN RADIOLOG	Unsecured	259.00	NA	NA	0.00	0.00
CLINICAL ASSOCIATES IN RADIOLOG	Unsecured	259.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	1,619.00	1,619.76	1,619.76	180.54	0.00
ECMC(*)	Unsecured	10,227.00	10,838.74	10,838.74	1,208.07	0.00
ERIE COUNTY PUBLIC LIBRARY	Unsecured	46.00	NA	NA	0.00	0.00
ERIE WATER WORKS*	Secured	1,241.51	1,480.48	1,480.48	1,480.48	0.00
FED LOAN SERVICING	Unsecured	2,000.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	4,000.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	1,167.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	3,333.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	3,500.00	NA	NA	0.00	0.00
GMAC*	Unsecured	926.00	NA	NA	0.00	0.00
HAMOT MEDICAL CENTER*	Unsecured	50.00	NA	NA	0.00	0.00
HAMOT MEDICAL CENTER*	Unsecured	50.00	NA	NA	0.00	0.00
HSBC CARD SERVICES++	Unsecured	1,582.71	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	4,479.15	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	3,763.14	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	0.00	2,404.03	2,404.03	267.95	0.00
PNC BANK NA	Secured	47,575.29	54,666.15	0.00	41,582.25	0.00
PNC BANK NA	Secured	0.00	13,536.14	13,536.14	13,536.14	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	457.23	457.23	457.23	50.96	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	0.00	441.11	441.11	49.17	0.00
SACOR FINANCIAL INC++	Unsecured	12,108.72	NA	NA	0.00	0.00
TEAM TURF	Unsecured	74.00	NA	NA	0.00	0.00
THE ACCOUNTS RETRIEVABLE SYS	Unsecured	NA	8,778.15	8,778.15	978.40	0.00
US DEPARTMENT OF EDUCATION	Unsecured	6,000.00	20,502.73	20,502.73	2,285.20	0.00
WELLS FARGO BANK NA D/B/A WEL	Secured	11,989.20	11,960.72	11,960.72	11,960.72	1,303.02

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WIDGET FEDERAL CREDIT UNION D/	Unsecured	519.00	341.75	341.75	38.09	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$41,582.25	\$0.00
Mortgage Arrearage	\$13,536.14	\$13,536.14	\$0.00
Debt Secured by Vehicle	\$11,960.72	\$11,960.72	\$1,303.02
All Other Secured	\$1,480.48	\$1,480.48	\$0.00
TOTAL SECURED:	\$26,977.34	\$68,559.59	\$1,303.02
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$55,200.50	\$6,152.57	\$0.00

Disbursements:	
Expenses of Administration	<u>\$7,666.54</u>
Disbursements to Creditors	<u>\$76,015.18</u>
TOTAL DISBURSEMENTS :	<u>\$83,681.72</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/09/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.